

United States Bankruptcy Court  
Eastern District of North Carolina

In re:  
 Daniel Craig Connolly  
 Kathleen Moore Connolly  
 Debtors

Case No. 11-09496-DMW  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0417-8

User: smith\_pa  
Form ID: b18wPage 1 of 3  
Total Noticed: 74

Date Rcvd: May 08, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2014.

db/jdb +Daniel Craig Connolly, Kathleen Moore Connolly, 114 Morgan Street, Erwin, NC 28339-2410  
 aty +Richard Stanley Ralston, Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400,  
       Seattle, WA 98121-3132  
 asnor +Beneficial Financial I, Inc. successor by merger t, 2929 Walden Avenue, DEPEW, NY 14043-2602  
 cr +Coastal Federal Credit Union, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652  
 cr +Harnett Health System, Inc., c/o Wyrick Robbins Yates & Ponton, 4101 Lake Boone Trail,  
       Suite 300, Raleigh, NC 27607-7525  
 cr +Springcastle America Funding Trust, P.O. Box 21188, EAGAN, MN 55121-0188  
 4147147 +Absolute Collection Svc, Attn: Managing Agent, 421 Fayetteville St. Mall, Ste. 600,  
       Raleigh, NC 27601-1777  
 4147148 Amsol Anesthetists of Dunn NC, Attn: Managing Agent, PO Box 2644,  
       Birmingham, AL 35202-2644  
 4205461 BB&T Bankruptcy, PO Box 1847 Wilson NC 27894  
 4260446 +Beneficial Financial I Inc., successor by merger, to Beneficial Mortgage Co. of North Caro,  
       2929 Walden Avenue, Depew, New York 14043-2602  
 4147151 +Betsy Johnson, Attn: Managing Agent, P.O. Box 1706, Dunn, NC 28335-1706  
 4151940 +CAROLINA REGIONAL RADIOLOGY, c/o ONLINE Collections, PO Box 1489,  
       Winterville, NC 28590-1489  
 4147154 Carolina Emergency Group, Attn: Managing Agent, PO Box 277221, Atlanta, GA 30384-7221  
 4147155 Carolina Regional Radiology, Attn: Managing Agent, PO Box 50130, Knoxville, TN 37950-0130  
 4147159 +Coastal Federal Credit Union, Attn: Glenn Bourgeois, Collections, Area Manager,  
       1000 Saint Albans Dr., Ste. # 210, Raleigh, NC 27609-7348  
 4156392 +Coastal Federal Credit Union, 9441 LBJ Freeway, Suite 350, Dallas, Texas 75243-4652  
 4147163 Dunn OB/GYN Associates, PC, Attn: Managing Agent, 608 Tilghman Drive, Dunn, NC 28334-5525  
 4147144 +Equifax Credit Information Svcs., Attn: Managing Agent, PO Box 740241,  
       Atlanta, GA 30374-0241  
 4151537 +HSBC Finance Corporation, PO BOX 829009, Dallas, TX 75382-9009  
 4147170 Harnett Health, Attn: Managing Agent, PO Box 600081, Raleigh, NC 27675-6081  
 4188028 Harnett Health System, Inc., PO Box 1706, Dunn, NC 28335-1706  
 4147171 Harnett Health Systems, Attn: Managing Agent, PO Box 600078, Raleigh, NC 27675-6078  
 4147172 Hartnett & Associates, Inc., Attn: Managing Agent, 1010 Spring Cypress Road, Box 138,  
       Spring, TX 77373-2503  
 4147174 +Limestone Asset Mgmt., Attn: Managing Agent, 15 South Main St., Ste. 700,  
       Greenville, SC 29601-2793  
 4147175 National Enterprise Systems, Attn: Managing Agent, 2915 Solon Road, Solon, OH 44139-3442  
 4147176 Online Billing Services, Attn: Managing Agent, PO Box 2509, Winterville, NC 28590-2509  
 4147177 Online Collections, Attn: Managing Agent, PO Box 1489, Winterville, NC 28590-1489  
 4147178 +Select Diagnostics, Attn: Managing Agent, PO Box 13029, Greensboro, NC 27415-3029  
 4147180 +Sessoms & Rogers, PA, Attorneys for FIA Card Svcs., PO Box 52508, Durham, NC 27717-2508  
 4147181 +Sleep Med/Digitrace Care Svcs., Attn: Managing Agent, 200 Corporate Place #5B,  
       Peabody, MA 01960-3840  
 4147182 Smith Debnam Narron Drake, Saintsing & Myers, LLP, Attorneys for FIA Card Svcs.,  
       PO Box 26268, Raleigh, NC 27611-6268  
 4147183 Solstas Lab Partners, Attn: Managing Agent, PO Box 35907, Greensboro, NC 27425-5907  
 4147184 Southern Credit Adjusters, Attn: Managing Agent, PO Box 2764, Rocky Mount, NC 27802-2764  
 4147185 +Town of Erwin, Attn: Managing Agent, PO Box 459, Erwin, NC 28339-0459  
 4147145 Transunion, Attn: Managing Agent, PO Box 2000, Crum Lynne, PA 19022-2000  
 4147187 +Valentine & Kebartas, Inc., Attn: Managing Agent, PO Box 325, Lawrence, MA 01842-0625  
 4147189 Wake Med Health & Hospitals, Attn: Managing Agent, PO Box 71071, Charlotte, NC 28272-1071

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: OPHSUBSID.COM May 09 2014 02:28:00 Candica, LLC, C/O WEINSTEIN & RILEY,  
       2001 WESTERN AVENUE, SUITE 400, SEATTLE, WA 98121-3132  
 asnor +EDI: RECOVERYCORP.COM May 09 2014 02:28:00 EQUABLE ASCENT FINANCIAL, LLC C/O RECOVERY MANAGEM,  
       25 SE 2ND AVENUE SUITE 1120, MIAMI, FL 33131-1605  
 asnor EDI: RECOVERYCORP.COM May 09 2014 02:28:00 Equable Ascent Financial LLC,  
       c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
       Miami, FL 33131-1605  
 asnor +EDI: BANKAMER.COM May 09 2014 02:28:00 FIA Card Services, N.A., 655 Paper Mill Road,  
       Newark, DE 19711-7500  
 asnor +EDI: RECOVERYCORP.COM May 09 2014 02:28:00 GRANITE RECOVERY LLC C/O RECOVERY MANAGEMENT SYSTE,  
       25 SE 2ND AVENUE SUITE 1120, MIAMI, FL 33131-1605  
 cr +E-mail/Text: kbaker@harnett.org May 09 2014 02:29:52 Harnett County Tax Department,  
       Harnett County Government Complex, 305 West Cornelius Harnett Boulevard, Suite 101,  
       Lillington, NC 27546-6195  
 cr EDI: AIS.COM May 09 2014 02:28:00 Midland Funding LLC by American InfoSource LP as a,  
       PO Box 4457, Houston, TX 77210-4457  
 asnee EDI: PRA.COM May 09 2014 02:28:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,  
       Norfolk, VA 23541-1067  
 cr +EDI: PRA.COM May 09 2014 02:28:00 PRA Receivables Management, LLC, PO Box 41067,  
       Norfolk, VA 23541-1067  
 cr EDI: RECOVERYCORP.COM May 09 2014 02:28:00 Recovery Management Systems Corporation,  
       25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4147147 +E-mail/Text: bkcorrespondence@oocm.com May 09 2014 02:30:18 Absolute Collection Svc,  
     Attn: Managing Agent, 421 Fayetteville St. Mall, Ste. 600, Raleigh, NC 27601-1777  
 4173673 EDI: BANKAMER2.COM May 09 2014 02:28:00 FIA CARD SERVICES, N.A., PO Box 15102,  
     Wilmington, DE 19886-5102  
 4147152 E-mail/Text: bankruptcy@bbandt.com May 09 2014 02:30:00 Branch Banking & Trust Co.,  
     Attn: Jack R. Hayes, VP, PO Box 1847, Wilson, NC 27894-1847  
 4147150 +EDI: BANKAMER2.COM May 09 2014 02:28:00 Bank of America, Attn: Officer/Managing Agent,  
     PO Box 17054, Wilmington, DE 19850-7054  
 4147149 EDI: BANKAMER.COM May 09 2014 02:28:00 Bank of America, Attn: Officer/Managing Agent,  
     PO Box 15026, Wilmington, DE 19850-5026  
 4147153 +EDI: CAPITALONE.COM May 09 2014 02:28:00 Capital One, Attn: Officer/Managing Agent,  
     PO Box 30281, Salt Lake City, UT 84130-0281  
 4190280 EDI: CAPITALONE.COM May 09 2014 02:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
     Charlotte, NC 28272-1083  
 4147156 +EDI: CHASE.COM May 09 2014 02:28:00 Chase Bank USA, Attn: Officer/Managing Agent,  
     PO Box 15298, Wilmington, DE 19850-5298  
 4147157 +EDI: CITICORP.COM May 09 2014 02:28:00 Citibank, Attn: Officer/Managing Agent,  
     PO Box 6241, Sioux Falls, SD 57117-6241  
 4147158 EDI: SEARS.COM May 09 2014 02:28:00 Citibank, Attn: Officer/Managing Agent, PO Box 6283,  
     Sioux Falls, SD 57117-6283  
 4147161 EDI: DISCOVER.COM May 09 2014 02:28:00 Discover, Attn: Officer/Managing Agent,  
     PO Box 30943, Salt Lake City, UT 84130-0943  
 4147162 EDI: DISCOVER.COM May 09 2014 02:28:00 Discover Financial Services,  
     Attn: Officer/Managing Agent, PO Box 15316, Wilmington, DE 19850  
 4150542 EDI: DISCOVER.COM May 09 2014 02:28:00 Discover Bank, DB Servicing Corporation,  
     PO Box 3025, New Albany, OH 43054-3025  
 4147164 +E-mail/Text: KSMITH@DURHAM-DURHAM.COM May 09 2014 02:30:19 Durham & Durham, LLP,  
     Attn: Managing Agent, 5665 New Northeida Drive, Ste. 340, Atlanta, GA 30328-5834  
 4200550 EDI: RECOVERYCORP.COM May 09 2014 02:28:00 Equable Ascent Financial, LLC,  
     c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 4147165 +EDI: BANKAMER2.COM May 09 2014 02:28:00 FIA Card Services, Attn: Managing Agent,  
     P.O. Box 15720, Wilmington, DE 19850  
 4147166 EDI: RMSC.COM May 09 2014 02:28:00 GECRB, Attn: Officer/Managing Agent, PO Box 965001,  
     Orlando, FL 32896-5001  
 4147167 EDI: RMSC.COM May 09 2014 02:28:00 Greentree Servicing, Attn: Officer/Managing Agent,  
     332 Minnesota St., Ste. 610, Saint Paul, MN 55101  
 4181713 E-mail/Text: bankruptcy.bnc@gt-cs.com May 09 2014 02:30:03 Green Tree Servicing LLC,  
     P.O. Box 6154, Rapid City, SD 57709-6154  
 4191354 EDI: RECOVERYCORP.COM May 09 2014 02:28:00 Granite Recovery LLC,  
     c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 4181714 E-mail/Text: bankruptcy.bnc@gt-cs.com May 09 2014 02:30:03 Green Tree Servicing LLC,  
     PO BOX 0049, Palatine, IL 60055-0049  
 4147168 E-mail/Text: TJONES1@BTITLECOM.NET May 09 2014 02:30:21 Greenville Pathology, PA,  
     Attn: Managing Agent, 2515 Bowman Gray Drive, Greenville, NC 27834-7215  
 4147173 +EDI: HFC.COM May 09 2014 02:28:00 HSBC/Household Finance Corp.,  
     Attn: Officer/Managing Agent, PO Box 3425, Buffalo, NY 14240-3425  
 4147169 +E-mail/Text: kbaker@harnett.org May 09 2014 02:29:52 Harnett County Tax Collector,  
     Attn: Managing Agent, 305 W. Cornelius Harnett Blvd., Suite 101,  
     Lillington, NC 27546-6195  
 4251098 EDI: PRA.COM May 09 2014 02:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
     Norfolk VA 23541  
 4454037 EDI: RECOVERYCORP.COM May 09 2014 02:28:00 Recovery Management Systems Corporation,  
     25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 4147186 EDI: URSI.COM May 09 2014 02:28:00 United Recovery Systems, LP, Attn: Managing Agent,  
     PO Box 722929, Houston, TX 77272-2929  
 4147190 +E-mail/Text: BANKRUPTCY@WAKEMED.ORG May 09 2014 02:30:20 Wake Medical Center,  
     Attn: Managing Agent, PO Box 29516, Raleigh, NC 27626-0516

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

asnor\*        ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
                 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102)  
 asnee\*        +Candica, LLC, C/O WEINSTEIN & RILEY, 2001 WESTERN AVENUE, SUITE 400,  
                 SEATTLE, WA 98121-3132  
 asnor\*        +FIA CARD SERVICES, N.A., 655 Paper Mill Road, Newark, DE 19711-7500  
 asnee\*        Granite Recovery LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120,  
                 Miami, FL 33131-1605  
 asnor\*        +Granite Recovery LLC, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue Suite 1120,  
                 Miami, FL 33131-1605  
 cr\*            Green Tree Servicing LLC, P.O. BOX 0049, PALATINE, IL 60055-0049  
 cr\*            +HSBC Finance Corporation, P.O. Box 829009, Dallas, TX 75382-9009  
 cr\*            +HSBC/Household Finance Corp., Attn: Officer/Managing Agent, PO Box 3425,  
                 Buffalo, NY 14240-3425  
 asnee\*        Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 asnee\*        +Springcastle America Funding Trust, P.O. Box 21188, EAGAN, MN 55121-0188  
 4264469\*      ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
                 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914,  
                 Norfolk VA 23541)

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

4147179\* Select Diagnostics, Attn: Managing Agent, PO Box 13029, Greensboro, NC 27415-3029  
 4147160 ##+Creditors Interchange, Attn: Managing Agent, 80 Holtz Drive, Buffalo, NY 14225-1470  
 4147146 ##+Experian, Attn: Managing Agent, 5909 Peachtree Dunwoody Dr., Ste. 1000,  
     Atlanta, GA 30328-7275  
 4147188 ##+Wake Heart & Vascular Assoc., PA, Attn: Managing Agent, 4325 Lake Boone Trail, Ste. 315,  
     Raleigh, NC 27607-7510

TOTALS: 0, \* 12, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2014

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2014 at the address(es) listed below:

Joe Manuel Lozano, Jr. on behalf of Creditor HSBC Finance Corporation notice@bkcylaw.com  
 John F. Logan lweidenhamer@ralch13.com, casefiles@ralch13.com,skeighley@ralch13.com  
 John F. Logan on behalf of Trustee John F. Logan lweidenhamer@ralch13.com,  
 casefiles@ralch13.com,skeighley@ralch13.com  
 John W. Fletcher, III on behalf of Creditor Coastal Federal Credit Union jogilleland@gdhs.com  
 Michael D. DeFrank on behalf of Creditor Harnett Health System, Inc. mdefrank@wyrrick.com,  
 cosborne@wyrrick.com;dwilliams@wyrrick.com  
 Richard D Sparkman on behalf of Debtor Daniel Craig Connolly rds@sparkmanlaw.com,  
 mary@sparkmanlaw.com;diane@sparkmanlaw.com;erica@sparkmanlaw.com  
 Richard D Sparkman on behalf of Joint Debtor Kathleen Moore Connolly rds@sparkmanlaw.com,  
 mary@sparkmanlaw.com;diane@sparkmanlaw.com;erica@sparkmanlaw.com

TOTAL: 7

B18W (Form 18W) (08/07)

## United States Bankruptcy Court

Eastern District of North Carolina

**Case No. 11-09496-8-DMW**

**Chapter 13**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daniel Craig Connolly  
aka Craig Connolly  
114 Morgan Street  
Erwin, NC 28339

Kathleen Moore Connolly  
114 Morgan Street  
Erwin, NC 28339

Social Security No.:  
xxx-xx-4660

xxx-xx-6216

Employer's Tax I.D. No.:

### **DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN**

It appearing that Daniel Craig Connolly and Kathleen Moore Connolly is/are entitled to a discharge,

**IT IS ORDERED:**

Daniel Craig Connolly and Kathleen Moore Connolly is/are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/8/14

David M. Warren  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**